

Northern District of Georgia

In Re: Debtor(s)  
**Portia Lafeena Gayle**  
2461 Hampton Estates Drive  
Marietta, GA 30008

Case No.: **10-78019-jem**  
Chapter: **7**  
Judge: **James Massey**

**xxx-xx-1382**

**Garville Anthony Gayle**  
2461 Hampton Estates Drive SW  
Marietta, GA 30008

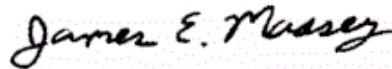
**xxx-xx-2048**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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James Massey  
United States Bankruptcy Judge

Dated: October 4, 2010

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

# Certificate of Service Page 3 of 5

## CERTIFICATE OF NOTICE

District/off: 113E-9  
Case: 10-78019

User: gorry  
Form ID: 182

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Total Noticed: 104

Date Rcvd: Oct 04, 2010

The following entities were noticed by first class mail on Oct 06, 2010.

db/jtdb +Portia Lafeena Gayle, Garville Anthony Gayle, 2461 Hampton Estates Drive,  
Marietta, GA 30008-8849

aty Marsha D. King, King & King, P.C., 215 Pryor Street, SW, Atlanta, GA 30303-3748

tr +William J. Layng, Jr., Pendergast & Jones, PC, South Terraces, Suite 1000,  
115 Perimeter Center Place, Atlanta, GA 30346-1249

13567052 ADT Security Services, P.O. Box 650485, Dallas TX 75265-0485

13567051 ADT Security Services, c/o Apelles, PO Box 1197, Westerville OH 43086-1197

13567053 +Allstate, P.O. Box 3589, Akron OH 44309-3589

13182539 +Arrow Financial Services, 422 Bedford Avenue, Bellmore, NY 11710-3545

13182540 +Ashworth University, c/o Arrow Financial Services, 5996 West Touhy Avenue,  
Niles, IL 60714-4610

13567054 +Ashworth University, c/o Capital Management Svcs, 726 Exchange St, Suite 700,  
Buffalo NY 14210-1464

13182543 BB&T, c/o Prime Rate, 200 S Tyrone Street, Charlotte, NC 28202

13182542 Bac Home Loans, 450 Counrtywide Way, Simi Valley, CA 93065-6298

13567056 Bank of America GA, c/o ER Solutions, PO Box 9004, Renton WA 98057-9004

13567057 +Black Expressions, c/o Allied Interstate, PO Box 5023, New York NY 10163-5023

13182544 +Black Expressions Bookc Club, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416

13182545 +CBA of GA Inc, 64 Sailors Dr, Ste 102, Ellijay, GA 30540-3744

13182549 +CITI Student Loan, 99 Garnsey Road, Pittsford, NY 14534-4565

13182548 CITI Student Loan, 99 Garnsey Road, Lenhartsville, PA 19534

13567058 +Campbell, Gilreath & Nunez, 200 White Street, Marietta GA 30060-1058

13567090 +Capital One/Resurgent Capital, c/o JC Christensen & Assoc, Po Box 519,  
Sauk Rapids MN 56379-0519

13567091 +Chase, c/o Law Office of Mitchell Kay, 7 Penn Plaza, New York NY 10001-3967

13567093 Children's Book of the Month, c/o RJM Acquisitions, LLC, PO Box 18006,  
Hauppauge NY 11788-8806

13182547 Childrens Book Club, c/o RJM Underhill Blvd., Suite 224, Syosset, NY 11791

13182551 +Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202-2120

13182553 +Citifinancial, PO Box 220947, Charlotte, NC 28222-0947

13182552 Citifinancial, PO Box 6597, Sioux Falls, SD 57117

13567094 +Citifinancial, c/o Capital Management Svcs, 726 Exchange St, Suite 700,  
Buffalo NY 14210-1464

13182554 +Columbia House DVD Club, c/o National Recovery Agent, 2491 Paxton Street,  
Harrisburg, PA 17111-1036

13567095 Columbus Bank & Trust, c/o Midland Credit Mgmt, Inc., PO Box 60578,  
Los Angeles CA 90060-0578

13567096 +Comcast, PO Box 530099, Atlanta GA 30353-0099

13567097 +Consumer Reports, PO Box 2073, Harlan IA 51593-0272

13567098 +Crystal Springs, PO Box 660579, Dallas TX 75266-0579

13567099 Department Store National Bank, c/o NCO Financial Systems Inc, PO Box 15889,  
Wilmington DE 19850-5889

13567102 DirecTV, c/o Riddle & Wood, P.C., PO Box 1187, Sandy UT 84091-1187

13567103 +Dish Network, c/o GC Services, 6330 Gulfton, Houston TX 77081-1108

13567104 Disney Movie Club, PO Box 758, Neenah WI 54957-0758

13182556 +Doubleday Book Club, Allied Interstate, 3070 Lawson Blvd., Oceanside, NY 11572-2711

13182558 +Emory Adventist Hospital, PO Box 932089, Atlanta, GA 31193-2089

13567105 +Ever Brite Whites, 2461 Hampton Estates Drive, Marietta GA 30008-8849

13182559 +Fidelity, PO Box 49938, Los Angeles, CA 90049-0938

13567106 Freedomcard / Mastercard, c/o Midland Funding, LLC, PO Box 60578, Los Angeles CA 90060-0578

13182560 Georgia Department of Revenue, Customer Service, 1800 Century Blvd. N.E.,  
Atlanta, GA 30345-3205

13182561 Georgia Power, 2500 Patrick Henry Pkwy, Bin # 80002, Mcdonough, GA 30253-4298

13567107 +HSBC Bank Nevada, c/o MCM, PO Box 60578, Los Angeles CA 90060-0578

13182562 +HSBC Card Services, c/o Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502-4962

13567143 +HSBC Card Services, c/o Portfolio Recovery Assoc, PO Box 12914, Norfolk VA 23541-0914

13567144 +Jack H Grisham, Ph.D., 122 Cherry Street, Marietta GA 30060-7206

13567145 +Jerry Baker Books, c/o North Shore Agency, PO Box 8901, Westbury NY 11590-8901

13567146 +Kennestone Hospital, c/o Medical Revenue Services, PO Box 1149, Sebring FL 33871-1149

13567148 Liberty University, c/o Williams & Fudge, Inc, 300 Chatham Ave, PO Box 11590,  
Rock Hill SC 29731-1590

13567147 +Liberty University, c/o General Revenue Corp, 11501 Northlake Drive,  
Cincinnati OH 45249-1669

13182565 +Lynval Belcher, 4519 Holnell Farms Road, Acworth, GA 30101-8860

13182566 Macy's/DSNB, 911 Duke Blvd, Mason, OH 45040

13182568 +Medl 02 WPB Kenneston Hospital, c/o Credit Bureau Associates, PO Box 1095,  
Ellijay, GA 30540-0014

13182570 Medl 02 WPG Behavioral Health, c/o Credit Bureau Associates, Ellijay, GA 30540

13182569 +Medl 02 WPG Behavioral Health, c/o Credit Bureau Associates, PO Box 1095,  
Ellijay, GA 30540-0014

13567149 +Midland Funding LLC, c/o First National Collection, 610 Waltham Way, Sparks NV 89434-6695

13567150 +New York City Dep of Education, Division of Fiscal Affairs, 65 Court Street, Room 1802,  
Brooklyn NY 11201-4916

13567151 +Oburien Inc, c/o IBG, Inc, PO Box 1120, Barbourville KY 40906-5120

13567152 +Old Fashion Candy Co, PO Box 3367, Evansville IN 47732-3367

13182573 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Assoc., Riverside Commerce Ctr,  
120 Corporate Blvd, Ste 100, Norfolk, VA 23502)

13567153 +PayPal, c/o CACSI, 16011 College Blvd, Sute 101, Lenexa KS 66219-1366

13182572 +Pinnacle Credit Services, PO Box 740933, Dallas, TX 75374-0933

13567154 Publishers Clearing House, c/o Penn Credit Corporation, P.O. Box 988,  
Harrisburg PA 17108-0988

13567155 +Publix, c/o Imark, PO Box 161697, Altamonte Springs FL 32716-1697

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13567156 Redcats USA, PO Box 8320, Indianapolis IN 46283-8320  
13567157 Roaman's, PO Box 8320, Indianapolis IN 46283-8320  
13567158 Rodale, c/o Penn Credit Corporation, PO Box 988, Harrisburg PA 17108-0988  
13182576 SLC 826878 Bony Mell, To Be Provided  
13182577 SLC Student Loan TRU, To Be Provided  
13182574 +Sallie Mae-Ffelp, 1002 Arthur Drive, Lynn Haven, FL 32444-1683  
13182575 +Seventh Avenue, P.O. Box 273, Monroe, WI 53566-0273  
13182578 +Sound and Spirit, P.O. Box 91501, Indianapolis, IN 46291-0009  
13567159 Sprayberry Dental, c/o Frost-Arnett Company, PO Box 198988, Nashville TN 37219-8988  
13182579 +Stallings Financial, 1111 South Marietta Pkwy, Marietta, GA 30060-2851  
13567160 +T-Mobile, c/o ER Solutions, Inc, PO Box 9004, Renton WA 98057-9004  
13567161 +T-Mobile USA Inc, c/o GC Services Limited, PO Box 2667, Houston TX 77252-2667  
13182580 TMobile, attn Bankruptcy Dept, PI Box 53410, Bellevue, WA 98015  
13567162 +The Bortolazzo Group LLC, c/o Durham & Durham LLP, 5665 New Northside Dr, Ste 340, Atlanta GA 30328-5834  
13567163 +The Bortolazzo Group LLC-KENN, PO Box 5518, Athens GA 30604-5518  
13567164 +The Children's Dental Center, 4536 Chamblee Dunwoody Rd,, Suite 211, Atlanta GA 30338-6201  
13567165 +Verizon, c/o Debt Recovery Solutions, PO Box 9001, Westbury NY 11590-9001  
13182584 WPG Kennestone Hospital, PO Box 406161, Atlanta, GA 30384-6161  
13182581 Walden University, c/o Allied Account Services, Bellmore, NY 11710  
13567178 Washington Mutual Bank, c/o Midland Credit Management, PO Box 60578, Los Angeles CA 90060-0578  
13182582 +Wellington Point Apartments, c/o PDQ Services Inc., 600 Churchill Court, Woodstock, GA 30188-6827  
13567179 Wellstar Behavioral Health, c/o Credit Bureau Associates, PO Box 1095, Ellijay GA 30540-0014  
13567180 +Wellstar Towne Lake Peds, LLC, 145 N Medical Parkway, Woodstock GA 30189-7031  
13567181 +Wellstar West Cobb Med Center, 3707 Largent Way, Marietta GA 30064-1672  
13182583 +West Bay Aquisitions, c/o National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036  
13567182 Woman Within, PO Box 8320, Indianapolis IN 46283-8320

The following entities were noticed by electronic transmission on Oct 04, 2010.

ust +E-mail/Text: ustpreregion21.at.ecf@usdoj.gov  
Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW, Atlanta, GA 30303-3315  
13182538 EDI: PHINAMERI.COM Oct 04 2010 18:38:00 AmeriCredit, P.O. Box 183853, Arlington, TX 76096  
13240005 EDI: PHINAMERI.COM Oct 04 2010 18:38:00 AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096  
13182541 +EDI: ATTWIREBK.COM Oct 04 2010 18:38:00 AT&T, P.O. Box 105503, Atlanta, GA 30348-5503  
13182546 +EDI: CBCSI.COM Oct 04 2010 18:38:00 CBC National Collection Agency, c/o Bellsouth, 250 East Town Street, Columbus, OH 43215-4631  
13567059 +E-mail/Text: Kara.Frey@capella.edu Capella University, Capella Tower, 225 South 6th St, 9th Floor, Minneapolis MN 55402-4319  
13567092 EDI: CHASE.COM Oct 04 2010 18:38:00 Chase Cardmember Service, PO Box 15153, Wilmington DE 19886-5291  
13182550 +EDI: CITICORP.COM Oct 04 2010 18:38:00 Citibank, P.O. Box 6497, Sioux Falls, SD 57117-6497  
13182555 EDI: ESSL.COM Oct 04 2010 18:38:00 Dish Network, PO Box 105013, Atlanta, GA 30348-5013  
13182560 EDI: GADEPTOFREV.COM Oct 04 2010 18:38:00 Georgia Department of Revenue, Customer Service, 1800 Century Blvd. N.E., Atlanta, GA 30345-3205  
13182563 EDI: IRS.COM Oct 04 2010 18:38:00 Internal Revenue Service, Centralized Insolvency Oper., P.O. Box 21126, Philadelphia, PA 19114  
13182564 +EDI: RESURGENT.COM Oct 04 2010 18:38:00 LVNV Funding, PO Box 10587, Greenville, SC 29603-0587  
13182567 +EDI: TSYS2.COM Oct 04 2010 18:38:00 Macys, P.O. Box 8218, Mason, OH 45040-8218  
13182571 +EDI: MID8.COM Oct 04 2010 18:38:00 Midland Credit Management, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255  
13182573 EDI: PRA.COM Oct 04 2010 18:38:00 Portfolio Recovery Assoc., Riverside Commerce Ctr, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502  
13567166 +EDI: AFNIVZCOMBINED.COM Oct 04 2010 18:38:00 Verizon New York, c/o AFNI, PO Box 3427, Bloomington IL 61702-3427

TOTAL: 16

13182557 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
Droege Enterprises Inc.  
cr\* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096)  
13567055\* AT&T, P.O. Box 105503, Atlanta GA 30348-5503  
13567142\* +HSBC Bank Nevada, c/o MCM, PO Box 60578, Los Angeles CA 90060-0578

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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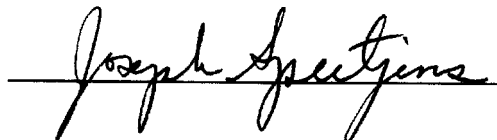
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.